

Fill in this information to identify your case:

Debtor 1 Melissa Kay Van Meter
 Debtor 2 —
 (Spouse, if filing)

United States Bankruptcy Court for the Northern District of Georgia
 Case number 23-21240-jrs

[X] Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.
1.3, 2.1, 3.3. 8.1

Chapter 13 Plan

NOTE: The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 41-2020, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 41-2020 as it may from time to time be amended or superseded.

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.
In the following notice to creditors, you must check each box that applies.

To Creditor(s): **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**
 You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.
 If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.
 To receive payments under this plan, you must have an allowed claim. If you file a proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).
The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.
The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan, except 1.4.

§1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
§1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
§1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
§1.4	The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

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Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims

§ 2.1 Regular Payments to the trustee; applicable commitment period.

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Check one:

☒ 36 months ☐ 60 months.

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay \$691.00 per Month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

Check if applicable.

☐ The amount of the Regular Payment will change as follows *(If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.):*

Beginning on (insert date): **The Regular Payment amount will change to (insert amount):** **For the following reason (insert reason for change):**

§ 2.2 Regular Payments: method of payments.

Regular Payments to the trustee will be made from future income in the following manner:

Check all that apply.

☒ Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.

☐ Debtor(s) will make payments directly to the trustee.

☐ Other (*specify method of payment*):

§ 2.3 Income tax refunds.

Check one.

☐ Debtor(s) will retain any income tax refunds received during the pendency of the case.

☒ Debtor(s) will (1) supply the trustee with a copy of each federal income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any federal income tax refund during the applicable commitment period for tax years 2023, 2024, 2025, the amount by which the total of all of the federal income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.

☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

§ 2.4 Additional Payments.

Check one.

☒ **None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

☐ Debtor(s) will make additional payment(s) ("Additional Payments") to the trustee from other sources as specified below. *Describe the source, estimated amount, and date of each anticipated payment.*

§ 2.5 [Intentionally omitted.]

§ 2.6 Disbursement of funds by trustee to holders of allowed claims.

The trustee shall disburse funds in accordance with General Order No. 41-2020. (www.ganb.uscourts.gov/local-rules-and-orders)

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Part 3: Treatment of Secured Claims.**§ 3.1 Maintenance of payments and cure of defaults, if any.***Check one.*☒ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.**§ 3.2 Request for valuation of security and modification of certain undersecured claims.***Check one.*☒ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.**§ 3.3 Secured claims to be paid in full.***Check one.*☐ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.☒ The claims listed below will be paid in full under the plan. Reasons for payment in full may include:

(1) were incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) were incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

(3) the value of the collateral exceeds the anticipated claim; or

(4) the claim listed shall be paid in full because the claim is cosigned; or

(5) the claim shall be paid in full because the debtor is not entitled to a discharge.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed Monthly preconfirmation adequate protection payment.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment to creditor by trustee
First Investors Financial Servicing Corp (POC 2)	2017 Chrysler Pacifica	06-13-2022	\$14,115.25	11%	\$162.00	\$162.00 to increase to \$449.00 beginning 4/2025
W.S. Badcock Corp (POC 1)		HHG	11-30-2022		\$4,407.05	8.00% \$49.00 \$49.00
1st Franklin Financial Corp (POC 6)		HHG	12-29-2022		\$6,606.43	8.00% \$134.00 \$134.00

§ 3.4 Lien Avoidance.*Check one.*☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.**§ 3.5 Surrender of Collateral.***Check one.*☒ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

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§ 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 8%. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4: Treatment of Fees and Priority Claims.**§ 4.1 General.**

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

§ 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case.

§ 4.3 Attorney's fees.

(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$4770.00. The allowance and payment of the fees, including the award of additional fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 42-2020 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) From the first disbursement after confirmation, the attorney will receive payment under the Chapter 13 Attorney's Fee Order up to the allowed amount set forth in § 4.3(a).

(d) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$287 per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in the Chapter 13 Attorney's Fees Order until all allowed amounts are paid in full.

(e) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$2,500 not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(f) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ 2,500 not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 10 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.

(g) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(h) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

§ 4.4 Priority claims other than attorney's fees.

[] None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name of creditor	Estimated amount of claim
Internal Revenue Service	\$0.00
Georgia Department of Revenue	\$0.00

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Part 5: Treatment Nonpriority Claims.

§ 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:
Check one.

- ☒ A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
☐ A pro rata portion of the larger of (1) the sum of \$ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
☐ The larger of (1) % of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
☐ 100% of the total amount of these claims.

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

§ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

- ☒ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

§ 5.3 Other separately classified nonpriority unsecured claims.

Check one.

- ☒ If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases.

§ 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

- ☐ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

- ☒ Assumed items. Current installment payments will be disbursed directly by the debtor(s). Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Estimated amount of arrearage	Monthly post-confirmation payment to cure arrearage
Ark Homes for Rent	Residential lease	\$900.00	\$100.00

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Part 7: Vesting of the Property of the Estate.

§ 7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).

Part 8: Nonstandard Plan Provisions.

§ 8.1 Check "None" or list Nonstandard Plan Provisions.

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3. (Insert additional lines if needed.)

First Investors Financial Servicing Corporation does not have to release the lien at discharge as the debt has an obligation by a non-filing cosigner and that First Investors Financial Servicing Corporation shall release the lien upon the payment of the debt being paid in full under the contract.

Part 9: Signatures.

§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).

The debtor(s) must sign the initial plan and, if not represented by an attorney, any modification of the plan, below. The attorney for the debtor(s) , if any, must sign below.

/s/ Melissa Kay Van Meter

Signature of Debtor 1 executed on: 1/25/2024

Signature of Debtor 2 executed on:

34 Madaline Lane, Dawsonville, GA 30534

/s/ Lorena Saedi

Signature of attorney for debtor(s)

Date: 1/25/2024

Saedi Law Group

3006 Clairmont Road 112, Atlanta, GA 30329

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION**

IN RE:		CASE NUMBER 23-21240-JRS
MELISSA KAY VAN METER		CHAPTER 13
DEBTOR(S)		

CERTIFICATE OF SERVICE

The undersigned hereby swears or affirms that a copy of the Amended Chapter 13 Plan (Doc. 27) has been mailed to the following with sufficient postage affixed thereto to ensure delivery by first-class United States mail or by electronic means pursuant to Fed. R. Civ. P.(b)(2)(D) and Fed. R. Bankr. P. 9022:

MELISSA KAY VAN METER
34 Madaline Lane,
Dawsonville, GA 30534
Served by email

NANCY J. WHALEY
STANDING CHAPTER 13 TRUSTEE
303 PEACHTREE CENTER AVE., SUITE 120
ATLANTA, GA 30303
Served by ECF

The attached creditor matrix has been served by first-class United States mail.

Respectfully submitted,

Dated: Thursday, January 25, 2024

Saedi Law Group, LLC

/s/ Lorena Saedi

Lorena L. Saedi 622072, Attorney for Debtor
3006 Clairmont Road
Suite 112
Atlanta, Georgia 30329
Phone: (404) 889-8663
Fax: (888) 850-1774
Lsaedi@SaediLawGroup.com

Label Matrix for local noticing
113E-2
Case 23-21240-jrs
Northern District of Georgia
Gainesville
Thu Jan 25 08:20:07 EST 2024

1st Franklin Financial Corporation
ttn: dministrative Services
PO Box 880
Toccoa, G 30577-0880

1st Franklin Financial
Po Box 187
Dahlonega, G 30533-0004

rk Homes for Rent
1170 Kane Concourse Ste 400
Miami, FL 33154-2006

1st Franklin Financial Corporation
PO Box 880
Toccoa, G 30577-0880

vante
2950 S Gessner
Houston, TX 77063-3751

Cap1/Wmt
Po Box 31293
Salt Lake City, UT 84131-0293

Capital One
Po Box 85064
Glen llen, V 23058

Capital One N. .
4515 N Santa Fe ve
Oklahoma City, OK 73118-7901

Citi
P.O. Box 6500
Sioux Falls, SD 57117-6500

Crdtonebnk
ttn: ccount Services
Las Vegas, NV 89193

First Inv Servicing Co
3065 kers Mill Rd Se St
tlanta, G 30339-3124

First Investors Servicing Corporation
3065 kers Mill Rd SE Suite 700
tlanta, Georgia 30339-3124

(p)GEORGI DEP RTMENT OF REVENUE
COMPLI NCE DIVISION
RCS B NKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
TL NT G 30345-3202

Gs Bank Gm
200 West Street
New York, NY 10282-2102

(p)INTERN L REVENUE SERVICE
CENTR LIZED INSOLVENCY OPER TIONS
PO BOX 7346
PHIL DELPHI P 19101-7346

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p)LOCKH RT MORRIS & MONTGOMERY INC
1401 N CENTR L EXPY SUITE 201
RICH RDSON TX 75080-4681

Midland Credit Management, Inc
PO Box 2037
Warren, MI 48090-2037

Pink Dogwood 13, LLC
PO BOX 1931
Burlingame, C 94011-1931

Quantum3 Group LLC as agent for
CF Medical LLC
PO Box 788
Kirkland, W 98083-0788

Quantum3 Group LLC as agent for
Crown sset Management LLC
PO Box 788
Kirkland, W 98083-0788

Philip L. Rubin
Lefkoff Rubin Gleason Russo Williams PC
Suite 900
5555 Glenridge Connector
tlanta, G 30342-4762

Lorena Lee Saedi
Saedi Law Group, LLC
3006 Clairmont Rd. Ste 112
tlanta, G 30329-1602

Security Fin
Po Drawer 811
Spartanburg, SC 29304-0811

United States ttorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
tlanta G 30303-3309

Upstfinwse
2950 South Delaware St.
San Mateo, C 94403-2577

Melissa Kay Van Meter
34 Madaline Lane
Dawsonville, G 30534-6657

W.S.Badcock Corporation
Post Office Box 724
Mulberry,FL 33860-0724

Nancy J. Whaley
Nancy J. Whaley, Standing Ch. 13 Trustee
Suite 120, Truist Plaza Garden Offices
303 Peachtree Center venue
tlanta, G 30303-1216

Daniel L. Wilder
Emmett L. Goodman, Jr., LLC
Suite 800
544 Mulberry Street
Macon, G 31201-2776

Windstream, 486 HC-1116
6716 Grade Lane
BLDG 9 Ste 910
Louisville, KY 40213-3439

Ws Badcock
200 Nphosphate Bv
Mulberry, FL 33860-2328

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Georgia Department of Revenue
ttn: Bankruptcy Department
1800 Century Blvd NE, Ste 9100
tlanta, G 30345

Internal Revenue Service
ttn: Bankruptcy Unit
Stop 225-D, PO Box 995
tlanta, G 30370

Lockhart, Morris & Mont
833 East rapaho Rd
Richardson, TX 75081

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)First Investors Servicing Corp.

End of Label Matrix	
Mailable recipients	32
Bypassed recipients	1
Total	33